

# SENATE BILL No. 391

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 27-8-13-21.

**Synopsis:** Medicare supplement insurance. Prohibits certain actions by an insurer that issues Medicare supplement policies in Indiana with respect to an applicant who: (1) is less than 65 years of age; (2) becomes eligible for Medicare because of disability; and (3) applies for coverage not more than six months after enrolling for benefits under Medicare Part B.

**Effective:** July 1, 2015.

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## Breaux

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January 12, 2015, read first time and referred to Committee on Health & Provider Services.

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First Regular Session 119th General Assembly (2015)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2014 Regular Session and 2014 Second Regular Technical Session of the General Assembly.

## SENATE BILL No. 391

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

- 1 SECTION 1. IC 27-8-13-21 IS ADDED TO THE INDIANA CODE  
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY  
3 1, 2015]: **Sec. 21. (a) An issuer of a Medicare supplement policy in**  
4 **Indiana shall not deny coverage under the Medicare supplement**  
5 **policy to an applicant who:**  
6 (1) is less than sixty-five (65) years of age;  
7 (2) becomes eligible for Medicare because of disability; and  
8 (3) applies for coverage under the Medicare supplement  
9 policy not more than six (6) months after the applicant enrolls  
10 for benefits under Medicare Part B.  
11 (b) An issuer of a Medicare supplement policy in Indiana shall  
12 not condition the issuance of a Medicare supplement policy to an  
13 applicant described in subsection (a) on the:  
14 (1) health status;  
15 (2) claims experience;  
16 (3) utilization of health care services; or



1           **(4) medical condition;**  
2       **of the applicant.**

3           **(c) An issuer of a Medicare supplement policy in Indiana shall**  
4       **not condition the effectiveness of a Medicare supplement policy**  
5       **issued to an individual described in subsection (a) because of the:**

6           **(1) health status;**

7           **(2) claims experience;**

8           **(3) utilization of health care services; or**

9           **(4) medical condition;**

10       **of the individual.**

11           **(d) An issuer of a Medicare supplement policy in Indiana shall**  
12       **make available to an applicant described in subsection (a) each**  
13       **Medicare supplement policy plan that the issuer issues in Indiana.**

14           **(e) An issuer of a Medicare supplement policy in Indiana shall**  
15       **not charge an applicant described in subsection (a) a premium rate**  
16       **that exceeds the premium rate the issuer charges to another**  
17       **applicant who is at least sixty-five (65) years of age.**

